

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 6, 2015.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in both Newport News and Norfolk Clerk's Offices at addresses shown below. **NOTE:** The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marcus Jermaine Wilkerson  
921 Allendale Drive  
Hampton, VA 23669

Case Number: 15-50267-SCS  
Office Code: 4

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-9387

Attorney for Debtor(s) (name and address):  
Timothy V. Anderson  
Anderson & Associates, P.C.  
2492 North Landing Road, Suite 104  
Virginia Beach, VA 23456  
Telephone number: 757-301-3636

Bankruptcy Trustee (name and address):  
David R. Ruby  
Thompson McMullan, P.C.  
100 Shockoe Slip, Third Floor  
Richmond, VA 23219  
Telephone number: (804) 698-6220

**Meeting of Creditors:**

Date: **April 13, 2015**

Time: **09:00 AM**

Location: **Office of the U. S. Trustee, Peninsula Business Center II, 11751 Rock Landing Drive, Suite H1, Newport News, VA 23606**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**June 12, 2015**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Location of the Bankruptcy Clerk's Office:**  
2400 West Avenue, Suite 110  
Newport News, VA 23607

**Mailing Address for Newport News Clerk's Office:**  
600 Granby Street, Room 400  
Norfolk, VA 23510

**McVCIS 24-hour case information:**  
Toll Free 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

Date: March 9, 2015

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Norfolk. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Norfolk or Newport News. See addresses on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<p><b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.</p> <p><b>MANNER OF PAYMENT OF FEES:</b> <b>Newport News:</b> non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location.</p> <p><b>Norfolk:</b> same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.</p> <p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://ebn.uscourts.gov">http://ebn.uscourts.gov</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i></p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Marcus Jermaine Wilkerson  
 Debtor

Case No. 15-50267-SCS  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-6

User: justicet  
 Form ID: B9A

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Mar 09, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2015.

db  
 12790500 +Marcus Jermaine Wilkerson, 921 Allendale Drive, Hampton, VA 23669-1248  
 +Bischoff Martingayle PC, c/o William Bischoff, R/A, PO Box 1193,  
 Virginia Beach, VA 23451-0193  
 12790501 +Brookwood Loans of VA, LLC, 2901 South Lynnhaven Rd., Suite 140,  
 Virginia Beach, VA 23452-8505  
 12790504 +CarePlex Orthopaedic, 3000 Coliseum Drive, Hampton, VA 23666-5963  
 12790505 +Cash-2-U Payday Loans, 2811 W Mercury Blvd., Hampton, VA 23666-3927  
 12790506 +David Gouger PC, 7834 Forest Hill Ave., Richmond, VA 23225-1974  
 12790507 +Equidata, 724 Thimble Shoals Blvd, Newport News, VA 23606-2574  
 12790508 +Equidata Inc., ATTN: Bennett L. Stein, RA, 724 Thimble Shoals Blvd, #100,  
 Newport News, VA 23606-2574  
 12790511 +++FIRST VIRGINIA FINANCIAL SERVI, ATTN: ROBERT ZALLAKHER, CEO, 6785 BOBCAT WAY STE 200,  
 DUBLIN OH 43016-1443  
 (address filed with court: First Virginia Financial Servi, ATTN: Robert Zallakher, CEO,  
 7001 Post Road, #200, Dublin, OH 43016-0000)  
 12790512 +First Virginia Financial Svcs, 2001 Pembroke Ave., Hampton, VA 23664-1110  
 12790513 +Glbllloans, 5073 Virginia Beac, Virginia Beach, VA 23462-6625  
 12790514 +Hampton Roads Realty, 813 N King St, Hampton, VA 23669-2814  
 12790516 +MaxLend, PO Box 639, Parshall, ND 58770-0639  
 12790517 +Patient First, PO Box 758941, Baltimore, MD 21275-8941  
 12790518 +Patient First, c/o Dale Austin, R/A, 5000 Cox Road, Suite 100, Glen Allen, VA 23060-9263  
 12790519 +U S Dept Of Ed/Gsl/Atl, Po Box 4222, Iowa City, IA 52244  
 12790522 +US Dept of Education, no officer of company found), 400 Maryland Avenue, SW,  
 Washington, DC 20202-0001  
 12790521 +United States Attorneys Office, Eastern District of Virginia, 101 W Main St # 8000,  
 Norfolk, VA 23510-1671  
 12790523 +VA Anesthesia and Perioperativ, PO Box 79434, Baltimore, MD 21279-0434  
 12790525 +Woodforest NB - certified, Attn: Robert E. Marling, CEO, 1330 Lake Robbins Dr,  
 Spring, TX 77380-3266

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: norfolkattorney@aol.com Mar 10 2015 02:15:31 Timothy V. Anderson,

Anderson & Associates, P.C., 2492 North Landing Road, Suite 104, Virginia Beach, VA 23456  
 tr +EDI: QDRRUBY.COM Mar 10 2015 02:03:00 David R. Ruby, Thompson McMullan, P.C.,  
 100 Shockoe Slip, Third Floor, Richmond, VA 23219-4140  
 12790498 +E-mail/Text: snaler@lstadvantage.org Mar 10 2015 02:16:13 1st Advantage Fcu,  
 12891 Jefferson Av, Newport News, VA 23608-3030  
 12790499 +E-mail/Text: snaler@lstadvantage.org Mar 10 2015 02:16:13 1st AdvantageFCU,  
 Attn: Paul Muse, CEO, 110 Cybernetics Way, Yorktown, VA 23693-5615  
 12790502 +EDI: STFC.COM Mar 10 2015 02:03:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,  
 4340 South Monaco St.2nd Floor, Denver, CO 80237-3485  
 12790503 +EDI: STFC.COM Mar 10 2015 02:03:00 Cach, LLC, Attn: Alan Singer, Principal,  
 4340 S. Monaco St. Unit 2, Denver, CO 80237-3408  
 12790509 +EDI: AMINFOFP.COM Mar 10 2015 02:03:00 First Premier Bank, 3820 N Louise Ave,  
 Sioux Falls, SD 57107-0145  
 12790510 +EDI: AMINFOFP.COM Mar 10 2015 02:03:00 First Premier Bank, ATTN: Dana Dykhouse, CEO,  
 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868  
 12790515 EDI: IRS.COM Mar 10 2015 02:03:00 Internal Revenue Service, Insolvency Units,  
 PO Box 7346, Philadelphia, PA 19101-7346  
 12790520 +E-mail/Text: ebn.bankruptcy@usfoods.com Mar 10 2015 02:16:32 U.S. Foods Inc.,  
 9399 West Higgins Road, Suite 500, Des Plaines, IL 60018-4992  
 12790524 E-mail/Text: ebankruptcy@woodforest.com Mar 10 2015 02:16:34 Woodforest National Bank,  
 P.O. Box 7889, Spring, TX 77387-7889

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 11, 2015

Signature: /s/Joseph Speetjens

District/off: 0422-6

User: justicet  
Form ID: B9A

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Total Noticed: 31

Date Rcvd: Mar 09, 2015

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2015 at the address(es) listed below:

David R. Ruby druby@t-mlaw.com, bankruptcyassistant@t-mlaw.com;druby@ecf.epiqsystems.com  
Timothy V. Anderson on behalf of Debtor Marcus Jermaine Wilkerson norfolkattorney@aol.com  
TOTAL: 2